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**LOCKHEED MARTIN** 

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**DEC 05 1996**

December 3, 1996 **FINNEGAN, HENDERSON  
FARABOW, GARRETT & DUNNER, LLP**

**John J. Morrissey**  
Deputy Associate General Counsel  
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**Mr. Thomas H. Martin**  
Attorney at Law  
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1300 I Street, NW, Suite 700  
Washington, DC 20005-3315

Re: Patentability Analysis  
Software for Electronic Funds Transfer

Dear Tom:

**Redacted**

Enclosed is a copy of a one-page "write-up" by John Polk, a Lockheed Martin IMS employee, describing the system.

**Redacted**